

**EXHIBIT 23**  
**[REDACTED]**

## Message

**From:** Beale, Karen [/O=FAIRISAAC/OU=FIRST ADMINISTRATIVE GROUP/CN=RECIPIENTS/CN=KARENBEALE]  
**Sent:** 2/27/2007 12:27:37 AM  
**To:** Vincent Gamba (vincent\_gamba@ml.com) [vincent\_gamba@ml.com]  
**CC:** Rogers, Ted M [TRogers@fairisaac.com]; Van Belkum, Joseph J (Joe) [joevanbelkum@fairisaac.com]; Waid, William P (Bill) [BillWaid@fairisaac.com]  
**Subject:** Merrill Lynch Blaze ELA pricing proposal

Dear Vince

Further to our telephone conversation earlier today and the existing relationship with Merrill Lynch & Company, Inc via the First Franklin merger, we are pleased to extend you an Incentive Proposal for a Blaze Advisor ELA at Merrill Lynch & Company, Inc. to be executed by March 26<sup>th</sup>, 2007.

Blaze Advisor has gained significant interest in the financial services industry and is used by many of the US Financial Services organizations for decisions across the entire customer lifecycle and beyond. In that regard it provides an ideal fit for Merrill Lynch's enterprise decisioning requirements.

Blaze Advisor is quickly gaining market dominance as the Go To Decision Engine for corporations who seek competitive advantage through the agility provided by centralized decisioning. This is supported by the Gartner groups positioning of Blaze as the best in Class for Enterprise decision management. Further, Fair Isaac internally embraces the tool by integrating it into 9 of its' core product offerings. In addition, you'll see the industry supporting Blaze by embedding the technology into their core products like FNFs' empower. We are confident based on your due diligence, our experience and outside feedback that Blaze is the best choice in Enterprise Decision Management available today for many of the unique needs of Merrill Lynch & Company, Inc.

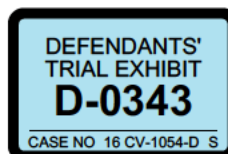
In the current N-tier/service based computing architecture the next logical decomposition of the environment is creating business logic layer. The benefits of externalizing business logic are many and the impacts on businesses are significant. Fair Isaac customers are realizing substantial improvements in decision quality and consistency as well as more efficient operations.

Some examples of the benefits are as follows:

- **Lower total cost of ownership:** Quicker and more accurate development of applications that are less expensive to build and easier to maintain and evolve. With Blaze Advisor, the total cost of ownership for managing business applications is lowered by reducing programming requirements and delays in implementing operational rules.
- **Faster application development:** Rule services save time by separating business logic from procedural code. Rules are written in business terms, enabling the business experts rather than technical staff to control and automate procedures and policies.
- **Faster response to change:** Time-to-market for business logic changes is reduced from weeks and months to days or hours. Update all systems while in production, with no down time and no need for IT resources. Blaze Advisor helps companies develop and update business applications more quickly and gives business experts greater control and power to make smart business decisions.
- **Opportunity for business users to author, manage and control of business logic:** Easy to use and understand web interfaces eliminates the intimidation for business users – business users won't even know they are creating executable code.
- **Increased reliability:** Reduce errors by allowing business users / subject matter experts to control and manage business logic as well as leveraging and reusing business logic.

#### The licensing options

D-0343-001



Fair Isaac provides two distinct pricing opportunities for the acquisition of Blaze advisor which are Application and ELA. Based on our early assessment of your current and future needs at Merrill Lynch & Company, Inc we believe that you will realize the greatest ROI on an enterprise license of Blaze.

Application based licenses are restricted by named application for deployment and require the purchase of separate development seats. With an enterprise license you will have the rights to deploy Blaze Advisor projects across the enterprise without having to purchase additional application based licenses for each new project. ELA's typically break even between projects 3 and 4 – faster for a large complex organization like Merrill Lynch where the opportunities for deployment are extensive.

Both license models provide for unlimited test and development environments. It is our intent to provide Merrill Lynch with the best possible pricing structure to lower overall TCO, simplify contract and compliance management and foster a strong business relationship between our two companies.

We have already provided a proposal for the Blaze Advisor compliance upgrade which as we discussed needs to be executed by March 2<sup>nd</sup> 2007 as Merrill Lynch have been out of contract (technically in breach) since January – you explained that the plan is to have the redlines finalized in the next two days and to get this through the oversight committee and signed off by end of this week. This license grant totaling [REDACTED] would provide for the deployment of the named application on an unlimited number of CPU's and include 3 development seats. This is the minimum investment needed to bring what was the First Franklin application into compliance.

The annual maintenance and support for this is [REDACTED] of the total net license fees, which is mandatory for the first year and will be backdated to commence as at Jan 1<sup>st</sup> 2007.

#### **Incentive proposal for Enterprise License**

In the spirit of a mutually beneficial business relationship, and in anticipation of the rapid execution of an ELA, Fair Isaac is prepared to extend an ELA license price of [REDACTED] until March 25<sup>th</sup>, 2007. If signed by that date the application license would be credited against this, leaving a net total of \$[REDACTED]. This license grant would be a Corporate Wide license for the North America region, which includes as an added incentive the use of the Blaze Advisor Java and COBOL platforms.

The annual maintenance and support for this offer would also be [REDACTED] of the total net license fees and is mandatory for the first year which commences at contract execution.

This incentive pricing offers a [REDACTED] discount from a standard ELA price. To secure this pricing Fair Isaac will require a fully executed agreement on or before March 25<sup>th</sup>, 2007.

Fair Isaac is committed to Merrill Lynch's success and we look forward to discussing this opportunity in greater detail tomorrow, but in the meantime please let me know if you have any specific questions.

Kind regards

Karen

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